

In re:  
Colleen A. McNichol  
Debtor

Case No. 19-11164-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 02, 2022

User: admin  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2022:**

Recip ID	Recipient Name and Address
db	+ Colleen A. McNichol, 129 Flintlock Road, Drexel Hill, PA 19026-4905
cr	+ DITECH FINANCIAL LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	Nissan Motor Acceptance Corporation, Servicer for, PO Box 660366, Dallas, TX 75266-0366
14278904	+ Anthony McNichol, 66 W. Eagle Road, Havertown, PA 19083-1425
14278905	+ Apothaker Scian, P.C., 520 Fellowship Road, Suite C306, P.O. Box 5496, Mount Laurel, NJ 08054-5496
14308975	+ DITECH FINANCIAL,LLC, c/o RAS CITRON, LLC, BANKRUPTCY DEPARTMENT, 130 CLINTON ROAD, SUITE 202, FAIRFIELD, NJ 07004-2927
14278899	+ David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807
14278908	+ Demetrios H. Tsarouhis, Esq., 21 S. 9th Street, Suite 200, Allentown, PA 18102-4861
14318511	Ditech Financial LLC, PO Box 0049, Palatine IL 60055-0049
14308979	+ Ditech Financial LLC, c/o LAUREN BERSCHLER KARL, P.O. Box 305, Ingomar, PA 15127-0305
14408218	+ Ditech Financial LLC, c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14408099	+ Ditech Financial,, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106, LLC 19106-1541
14278910	+ Federal Loan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
14278911	+ KML Law Group, P.C., Suite 5000 Mellon Indep. Ctr., 701 Market Street, Philadelphia, PA 19106-1541
14278914	+ Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
14331157	+ Nissan Motor Acceptance Corporation, Servicer for, c/o William E. Craig, Esq., Morton & Craig, LLC, 110 Marter Ave., Suite 301 Moorestown, NJ 08057-3125
14278916	Nissan-Infiniti, P.O. Box 660366, Dallas, TX 75266-0366
14333529	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14333973	+ US Department of Education, c/o FedLoan Servicing, PO BOX 530210, Atlanta GA 30353-0210
14302101	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14302524	+ Wells Fargo Bank, N.A., PO Box 14487, Des Moines, IA 50306-3487
14278920	+ Wells Fargo Card Services, P.O. Box 14517, Des Moines, IA 50306-3517

TOTAL: 22

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 02 2022 23:52:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 02 2022 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 02 2022 23:52:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14278902	Email/Text: bnc@alltran.com	Mar 02 2022 23:52:00	Alltran Financial, LP, P.O. Box 722910, Houston, TX 77272-2910
14278903	+ Email/PDF: bncnotices@becket-lee.com	Mar 02 2022 23:59:42	American Express, P.O. Box 981537, El Paso, TX 79998-1537

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14302536	Email/PDF: bncnotices@becket-lee.com	Mar 02 2022 23:59:42	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14296121	Email/PDF: bncnotices@becket-lee.com	Mar 02 2022 23:59:36	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14278906	+ Email/Text: bankruptcy@cavps.com	Mar 02 2022 23:52:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
14280005	+ Email/Text: bankruptcy@cavps.com	Mar 02 2022 23:52:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14281253	+ Email/Text: bankruptcy@cavps.com	Mar 02 2022 23:52:00	Cavalry SPV I, LLC, PO BOX 27288, Tempe AZ 85285-7288
14278907	+ Email/Text: clientservices@credit-control.com	Mar 02 2022 23:52:00	Credit Control, LLC, 5757 Phantom Drive, Ste. 330, Hazelwood, MO 63042-2429
14278901	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Mar 02 2022 23:52:00	Frederic J. Baker, Esquire, Office of U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
14278912	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 02 2022 23:52:00	Kohl's, P.O. Box 3115, Milwaukee, WI 53201-3115
14278913	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 02 2022 23:59:37	LVNV Funding LLC, c/o Resurgent Capital Services, LP, P.O. Box 1269, Greenville, SC 29602-1269
14282717	Email/PDF: resurgentbknotifications@resurgent.com	Mar 02 2022 23:59:43	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14278914	+ Email/Text: bankruptcy@marinerfinance.com	Mar 02 2022 23:52:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
14302112	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 02 2022 23:52:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14278915	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 02 2022 23:52:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14476774	Email/Text: mtgbk@shellpointmtg.com	Mar 02 2022 23:52:00	NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
14278917	+ Email/Text: bankruptcyntices@psecu.com	Mar 02 2022 23:52:00	PA State Employees Credit Union, P.O. Box 67013, Harrisburg, PA 17106-7013
14278918	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 02 2022 23:59:37	Portfolio Recovery Associates, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502
14317436	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 02 2022 23:59:37	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14292657	+ Email/Text: bankruptcyntices@psecu.com	Mar 02 2022 23:52:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14281252	+ Email/PDF: gecsed@recoverycorp.com	Mar 02 2022 23:59:36	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14280962	+ Email/PDF: gecsed@recoverycorp.com	Mar 02 2022 23:59:36	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14278919	+ Email/PDF: gecsed@recoverycorp.com	Mar 02 2022 23:59:36	Synchrony Bank/Lowes, P.O. Box 965005, Orlando, FL 32896-5005

TOTAL: 26

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14278900	*+	Colleen A. McNichol, 129 Flintlock Road, Drexel Hill, PA 19026-4905
14316374	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14278909	##+	Ditech Financial LLC, P.O. Box 6172, Rapid City, SD 57709-6172
14317605	##	Ditech Financial LLC, PO Box 12740, Tempe, AZ 85284-0046

TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 04, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2022 at the address(es) listed below:

Name	Email Address
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohlab@raslg.com
DAVID B. SPITOFISKY	on behalf of Debtor Colleen A. McNichol spitofskybk@verizon.net spitofskylaw@verizon.net
HAROLD N. KAPLAN	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com
LAUREN BERSCHLER KARL	on behalf of Creditor DITECH FINANCIAL LLC lkarl@rascrane.com lbkarl03@yahoo.com
POLLY A. LANGDON	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com
REBECCA ANN SOLARZ	on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFmail@fredreiglech13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Nissan Motor Acceptance Corporation Servicer for Nissan-Infiniti LT ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 12

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

COLLEEN A. MC NICHOL

Debtor

Chapter 13

Bankruptcy No. 19-11164-AMC

**ORDER DISMISSING CHAPTER 13 CASE**

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor's plan shall be refunded to the Debtor unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby TERMINATED and the employer shall cease wage withholding immediately.

**Date: March 2, 2022**



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ASHELY M. CHAN  
U.S. BANKRUPTCY JUDGE